

**ABEST 19**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**

Reporting Date	05/01/2023	
Payment Date	23/01/2023	
Period No	26	
Monthly Period	01.12.2022 - 31.12.2022	
Interest Period	from 21/12/2022	to 23/01/2023 = 33 days
Collection Period	from 01/12/2022	to 31/12/2022

<b>Index</b>	<b>Page</b>
1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Performance Data	<a href="#">3</a>
4. Outstanding Notes	<a href="#">4</a>
5. Original Principal Balance	<a href="#">5</a>
5.1 Original PB (Graph)	<a href="#">5.1</a>
6. Current Principal Balance	<a href="#">6</a>
6.1 Current PB (Graph)	<a href="#">6.1</a>
7. Borrower Concentration	<a href="#">7</a>
8. Geographical Distribution	<a href="#">8</a>
8.1 Geographical (Graph)	<a href="#">8.1</a>
9. Object Type	<a href="#">9</a>
10. Insurance Coverage	<a href="#">10</a>
11. Contract Type	<a href="#">11</a>
12. Payment Methods	<a href="#">12</a>
13. Customer Yield	<a href="#">13</a>
13.1 Customer Yield (Graph)	<a href="#">13</a>
14. Seasoning	<a href="#">14</a>
14.1 Seasoning (Graph)	<a href="#">14.1</a>
15. Remaining Term	<a href="#">15</a>
15.1 Remaining Term (Graph)	<a href="#">15.1</a>
16. Original Term	<a href="#">16</a>
16.1 Original Term (Graph)	<a href="#">16</a>
17. Manufacturer	<a href="#">17</a>
18. Priority of Payments	<a href="#">18</a>
19. Transaction Costs	<a href="#">19</a>
20. Swap Counterparty Data	<a href="#">20</a>
21. Retention	<a href="#">21</a>
22. Counterparties I	<a href="#">22</a>
23. Counterparties II	<a href="#">23</a>
25. Originator	<a href="#">25</a>
26. Disclaimer	<a href="#">26</a>

**ABEST 19  
Monthly Investor Report**

**1. Portfolio Information**

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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period (collection period)</b>		<b>537.932.172,10 €</b>	<b>558.758.996,26</b>
Scheduled Principal Payments		13.662.122,32 €	13.005.441,68
Prepayment Principal		3.920.735,17 €	4.039.285,78
Others		2.851.487,53 €	3.738.400,23
Recoveries		- €	25.462,18
<b>Total Principal Collections</b>		<b>20.434.345,02 €</b>	<b>20.808.589,87</b>
<b>Total Interest Collections</b>		<b>1.161.138,28 €</b>	<b>1.806.668,36</b>
<b>Defaults</b>		<b>73.329,54</b>	<b>18.234,29</b>
<b>End of Period (after Payment Date)</b>	<b>42.249</b>	<b>517.424.497,54 €</b>	<b>537.932.172,10</b>
Balance of the Replenishment account (after Payment Date)		- €	-
Current Prepayment Rate (annualised)		8,75%	8,67%
<b>New sale Offer</b>		<b>- €</b>	<b>-</b>

**ABEST 19**  
**Monthly Investor Report**

**2. Reserve Accounts**

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**Aggregate Rated Notes Balance**

Beginning of Period	540.643.172,10
End of Period	520.135.497,54

**Reserve Accounts**

Reserve Account	in %	euro	Trigger Event y/n
Beginning of Period	0,5%	2.605.215,86 €	no
Cash Outflow	-€ 102.538,37		
Cash Inflow	€ -		
End of Period	0,5%	2.502.677,49 €	
Required Reserve Fund	-€ 102.538,37		

**ABEST 19**  
**Monthly Investor Report**

**3. Performance Data**

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**Note Balance**

Beginning of Period	540.643.172,10 €
End of Period	520.135.497,54 €

**Ratios**

**3-MRA\* 31- 60 days past due**

31- 60 days past due period before previous period	0,00%
31- 60 days past due previous period	0,00%
31- 60 days past due current period	1.329.071,62 €

**3-MRA\* 61-90 days past due**

61- 90 days past due period before previous period	0,00%
61- 90 days past due previous period	0,00%
61- 90 days past due current period	577.600,98 €

**3-MRA\* 91-120 days past due**

91- 120 days past due period before previous period	0,00%
91- 120 days past due previous period	0,00%
91- 120 days past due current period	321.722,59 €

**Early Amortisation Event**

**Cumulative Default Level**

Cumulative Default Level period before previous period	0,14%
Cumulative Default Level previous period	0,14%
Cumulative Default Level current period	0,16%

**Trigger Breach (if higher than 4.60%)**

**NO**

**Delinquency Level**

Delinquency Level period before previous period	0,08%
Delinquency Level current period	0,12%

**Trigger Breach (if higher than 0.80% for 2 consecutive Calculation Dates)**

**NO**

**Principal Deficiency Amount Shortfall**

**NO**

**Trigger Breach (if the Principal Deficiency Amount Shortfall is higher than zero )**

**Replenishment Amount**

**Trigger Breach (if Replenishment Amount is higher than 20% of the Aggregate Rated Notes Outstanding Amount on each of three consecutive Calculation Dates)**

**NO**

**Performance Data**

Number of Contracts being 31-60 Days delinquent	97
Number of Contracts being 61-90 Days delinquent	39
Number of Contracts being 91-120 Days delinquent	27
Gross instalments being 31-60 days delinquent	32.130,67
Gross instalments being 61-90 days delinquent	12.833,38
Gross instalments being 91-120 days delinquent	7.382,79
Current Period Termination	208.459,38
Cumulative Termination	1.595.963,46
New number of Contracts being terminated	17,00
Total number of Contracts being terminated	179,00
Current Period Recoveries	0,00
Cumulative Recoveries	118.889,13

**ABEST 19**  
**Monthly Investor Report**

**4. Outstanding Notes**

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Principal Payable Amount (during Amortising Period)

	All notes	Class A	Class B	Class C	Class D	Class E	Class M
<b>1. Note Balance</b>							
<b>General Note Information</b>							
ISIN Code	XS2247538023	XS2247538452	XS2247538619	XS2247538882	XS2247539005	XS2247539344	
Currency	EURO	EURO	EURO	EURO	EURO	EURO	EURO
Initial Tranching							
Legal Maturity	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031	dic 2031
Expected Maturity							
Original Rating (Fitch/ Moody's)	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1 (sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Current Rating (Fitch / Moody's)*	AAA(sf)/ Aaa (Sf)	AA(sf)/Aa1 (sf)	A(sf)/A1 (sf)	BBB(sf)/Baa2(sf)	BB+(sf)/Ba2(sf)		n/a
Initial Notes Aggregate Principal Outstanding Balance							
Initial Nominal per Note	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class	0	0	0	0	0	0	0
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	462.343.172,10 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Amortisation	20.507.674,56	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Redemption per Note	0,00 €						
Class Principal Outstanding Balance End of Period	441.835.497,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
Current Tranching							
Current Pool Factor	0,91	1,00	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1-M Euribor / Spread	2,497						
DayCount Convention	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360	ACT/360
Interest Days	33 days	33 days	33 days	33 days	33 days	33 days	33 days
Principal Outstanding Beginning of Period	462.343.172,10 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Principal Repayment	<b>20.507.674,56 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding End of Period	441.835.497,54 €	19.500.000,00 €	18.200.000,00 €	10.300.000,00 €	10.700.000,00 €	19.600.000,00 €	
> Interest accrued for the period	<b>1.058.264,99 €</b>	<b>11.618,75 €</b>	<b>20.854,17 €</b>	<b>18.694,50 €</b>	<b>34.329,17 €</b>	<b>116.783,33 €</b>	
Interest Payment							
<b>Initial total CE (Subordination, Reserve)</b>							
Current CE	11,12%	11,31%	7,81%	5,83%	3,77%	0,00%	

**ABEST 19  
Monthly Investor Report**

**5. Original Principal Balance**

as of ISSUE DATE

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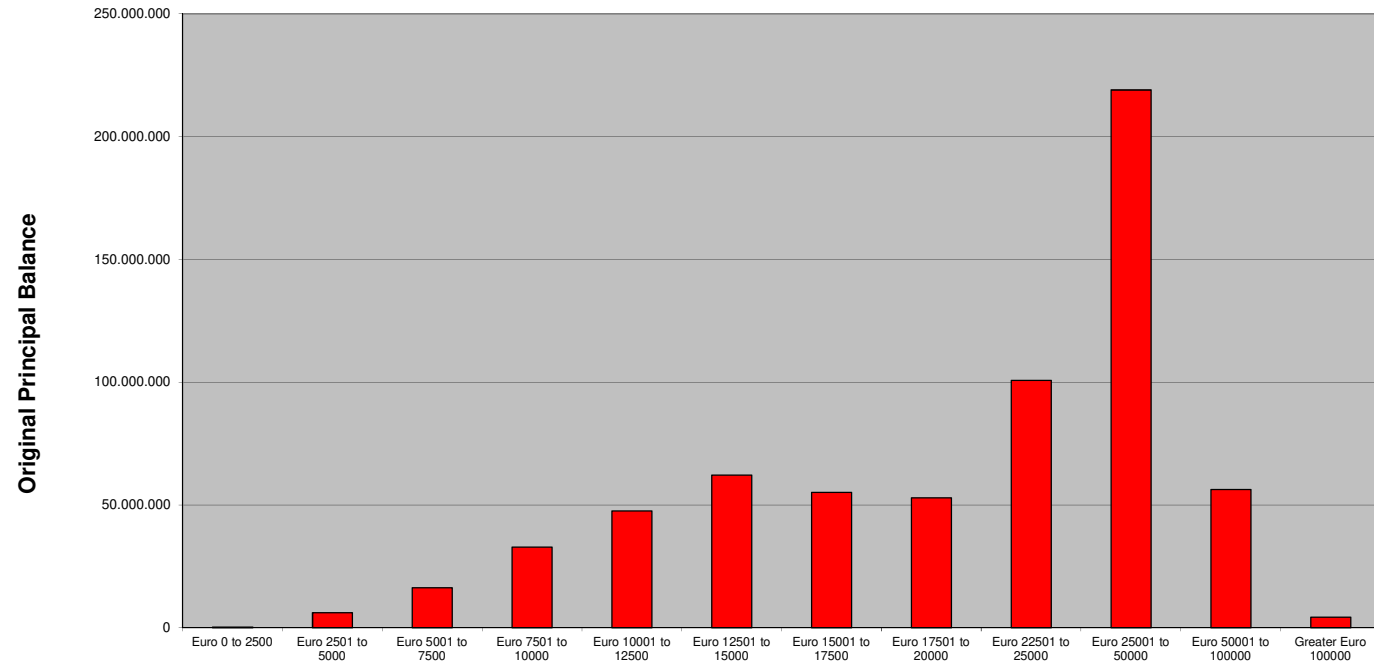
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	277.642	0,0%	131,00	0,38%
Euro 2501 to 5000	6.037.198	0,9%	1.495,00	4,28%
Euro 5001 to 7500	16.236.899	2,5%	2.555,00	7,32%
Euro 7501 to 10000	32.807.091	5,0%	3.689,00	10,57%
Euro 10001 to 12500	47.586.015	7,3%	4.206,00	12,05%
Euro 12501 to 15000	62.140.313	9,5%	4.511,00	12,92%
Euro 15001 to 17500	55.046.450	8,4%	3.399,00	9,74%
Euro 17501 to 20000	52.817.087	8,1%	2.812,00	8,06%
Euro 22501 to 25000	100.690.819	15,4%	4.480,00	12,83%
Euro 25001 to 50000	219.004.473	33,5%	6.691,00	19,17%
Euro 50001 to 100000	56.254.715	8,6%	904,00	2,59%
Greater Euro 100000	4.289.009	0,7%	36,00	0,10%
<b>Total</b>	<b>653.187.711,36</b>	<b>100,00%</b>	<b>34.909</b>	<b>100,00%</b>

Statistics in EUR

**ABEST 19**  
**Monthly Investor Report**

**5.1 Original PB (Graph)**

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**ABEST 19  
Monthly Investor Report**

**6. Current Principal Balance**

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<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Euro 0 to 2500	5.109.047,08	1,0%	3.626	8,6%
Euro 2501 to 5000	20.363.508,86	3,9%	5.356	12,7%
Euro 5001 to 7500	38.583.506,02	7,5%	6.144	14,5%
Euro 7501 to 10000	56.669.019,19	10,9%	6.479	15,3%
Euro 10001 to 12500	56.674.899,21	10,9%	5.075	12,0%
Euro 12501 to 15000	53.733.569,77	10,4%	3.922	9,3%
Euro 15001 to 17500	47.050.189,59	9,1%	2.905	6,9%
Euro 17501 to 20000	42.276.429,88	8,2%	2.261	5,4%
Euro 22501 to 25000	61.192.174,97	11,8%	2.754	6,5%
Euro 25001 to 50000	107.061.628,92	20,7%	3.294	7,8%
Euro 50001 to 100000	25.670.480,98	5,0%	415	1,0%
Greater Euro 100000	3.276.738,67	0,6%	18	0,0%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249</b>	<b>100,0%</b>

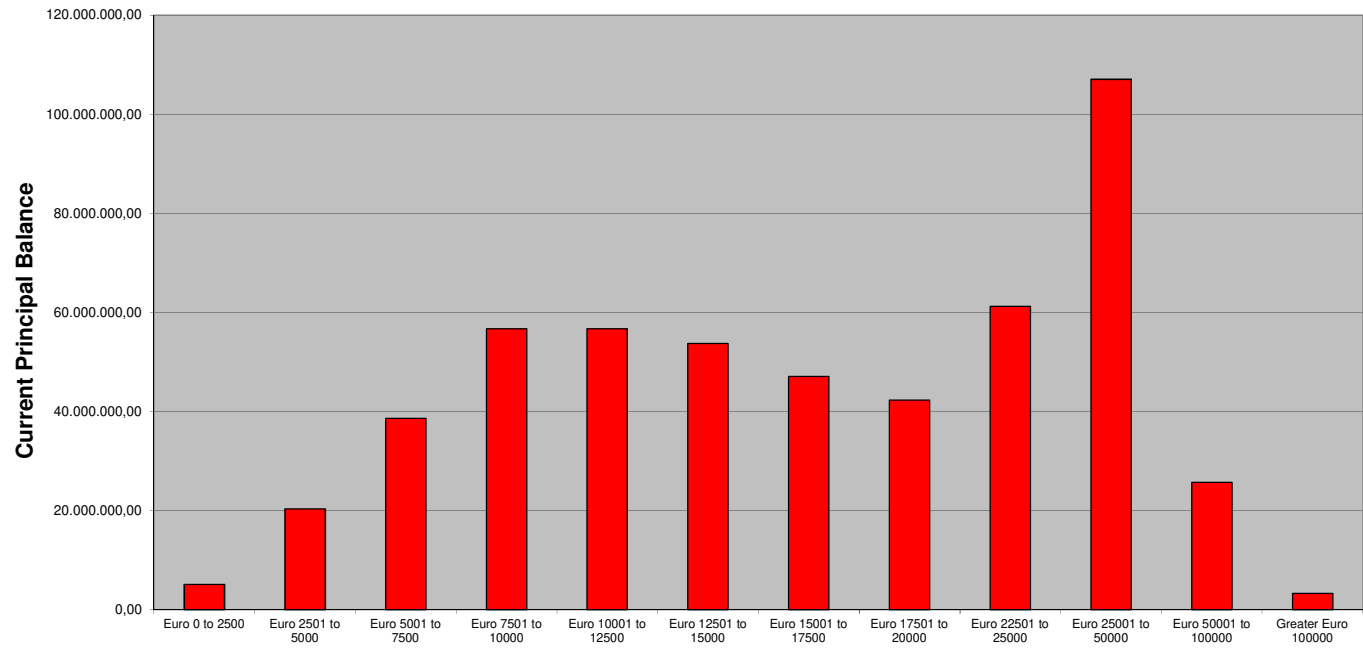
<b>Statistics</b>	<b>in EUR</b>
Average Amount	12.252,63



**ABEST 19  
Monthly Investor Report**

**6.1 Current PB (Graph)**

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**ABEST 19  
Monthly Investor Report**

**7. Borrower Concentration**

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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	1.033.219,34	0,20%	1
2	350.366,88	0,07%	28
3	320.920,08	0,06%	15
4	304.490,16	0,06%	33
5	273.272,93	0,05%	28
6	259.210,96	0,05%	1
7	255.890,52	0,05%	10
8	222.023,73	0,04%	10
9	221.749,07	0,04%	2
10	198.837,55	0,04%	1
11	192.171,35	0,04%	12
12	182.303,08	0,04%	18
13	175.393,80	0,03%	24
14	171.871,87	0,03%	1
15	168.662,83	0,03%	11
16	166.336,13	0,03%	8
17	164.246,94	0,03%	1
18	151.907,89	0,03%	2
19	151.541,80	0,03%	2
20	146.080,37	0,03%	10
<b>Total</b>	<b>5.110.497,28</b>	<b>0,99%</b>	<b>218</b>

**ABEST 19  
Monthly Investor Report**

**8. Geographical Distribution**

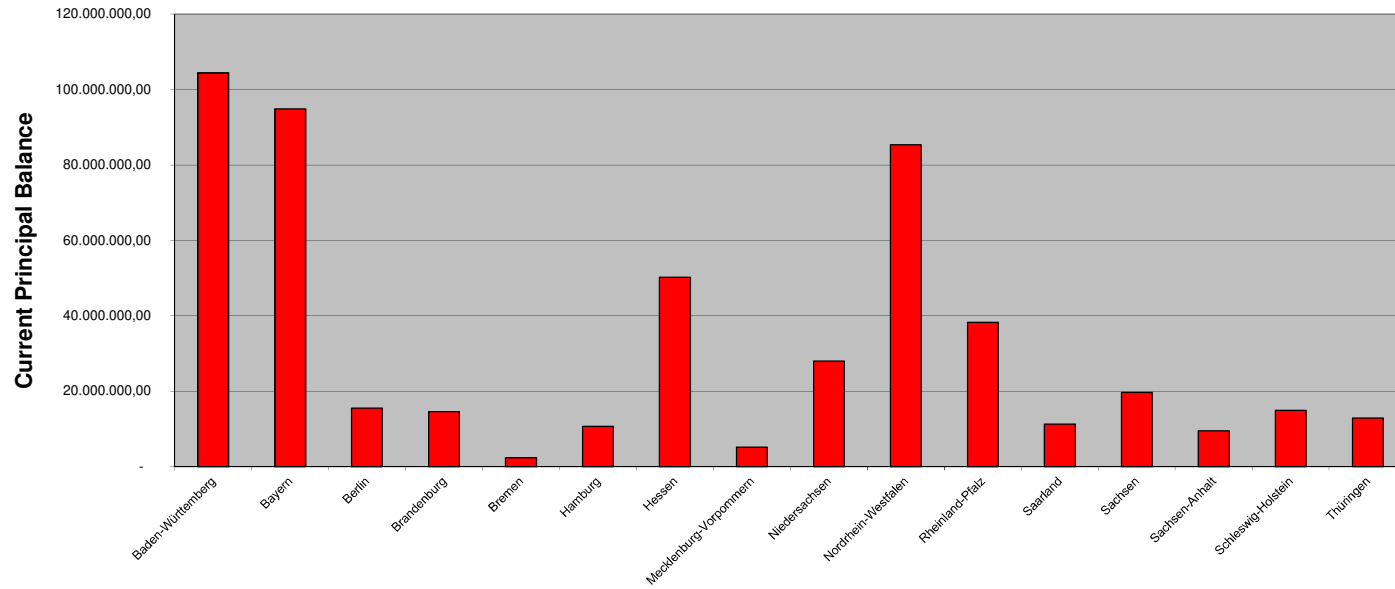
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State	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Outside of Germany	25.249,22	0,0%	2	0,0%
Baden-Württemberg	104.387.892,46	20,2%	8.811	20,9%
Bayern	94.806.468,44	18,3%	8.114	19,2%
Berlin	15.539.191,26	3,0%	1.115	2,6%
Brandenburg	14.584.801,10	2,8%	1.129	2,7%
Bremen	2.378.087,89	0,5%	219	0,5%
Hamburg	10.709.213,33	2,1%	746	1,8%
Hessen	50.235.115,80	9,7%	4.082	9,7%
Mecklenburg-Vorpomr	5.119.863,78	1,0%	415	1,0%
Niedersachsen	28.005.990,52	5,4%	2.176	5,2%
Nordrhein-Westfalen	85.341.834,14	16,5%	7.043	16,7%
Rheinland-Pfalz	38.250.449,49	7,4%	3.243	7,7%
Saarland	11.289.797,06	2,2%	871	2,1%
Sachsen	19.639.981,03	3,8%	1.434	3,4%
Sachsen-Anhalt	9.511.541,62	1,8%	694	1,6%
Schleswig-Holstein	14.923.329,79	2,9%	1.155	2,7%
Thüringen	12.912.386,21	2,5%	1.000	2,4%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,00%</b>	<b>42.249</b>	<b>100,00%</b>

**ABEST 19  
Monthly Investor Report**

**8.1 Geographical Distribution (Graph)**

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**ABEST 19  
Monthly Investor Report**

**9. Object Type**

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<i>Car type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
New	300.092.877,08	58,0%	20.998	49,70%
Used	217.568.316,06	42,0%	21.251	50,30%
<b>Total</b>	<b>517.661.193,14</b>	<b>100%</b>	<b>42.249</b>	<b>100%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Car	387.825.986,54	74,92%	29.229	69,18%
LCV	129.835.206,60	25,08%	13.020	30,82%
<b>Total</b>	<b>517.661.193,14</b>	<b>100%</b>	<b>42.249</b>	<b>100%</b>

**ABEST 19**  
**Monthly Investor Report**

**10. Insurances**

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<i>Loss Compensation Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
With CPI	89.768.947,35	17,3%	9.362	22,2%
Without CPI	427.892.245,79	82,7%	32.887	77,8%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249</b>	<b>100,0%</b>

ABEST 19  
Monthly Investor Report

11. Type of Contract

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Contracts w/Balloon Payments	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Retail	220.165.120,52	42,5%	23.298	55,1%
Balloon Loans	231.016.129,33	44,6%	14.523	34,4%
- of which balloons	147.854.519,85	28,6%	n.a	n.a
- of which regular installments	83.161.609,48	16,1%	n.a	n.a
Formula	66.479.943,29	12,8%	4.428	10,5%
- of which balloons	41.583.454,21	8,0%	n.a	n.a
- of which regular installments	24.896.489,08	4,8%	n.a	n.a
<b>Total</b>	<b>517.661.193,14</b>	<b>100%</b>	<b>42.249</b>	<b>100%</b>

Length of Original Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	8	0,1%	149.758	89,4%
13 to 24 months	77	0,5%	1.388.555	71,7%
25 to 36 months	954	6,6%	15.584.936	75,5%
37 to 48 months	8.151	56,1%	122.567.871	74,4%
49 to 60 months	3.013	20,7%	52.572.951	54,3%
61 to 72 months	898	6,2%	16.539.324	44,0%
73 to 84 months	1.416	9,8%	22.104.510	41,6%
85 to 96 months	6	0,0%	108.424	1,9%
<b>Total</b>	<b>14.517</b>	<b>100%</b>	<b>230.907.705,21</b>	<b>64,2%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total Balloon Loans in %	Balloon Loan Principal in EUR	Balloon Rate in % of Current Outstanding
0 to 12 months	5.132	35,3%	64.814.026,12	87,3%
13 to 24 months	4.511	31,1%	66.514.346,92	66,7%
25 to 36 months	2.448	16,9%	42.668.816,91	52,6%
37 to 48 months	1.771	12,2%	38.281.207,35	45,6%
49 to 60 months	516	3,6%	14.466.115,02	40,7%
61 to 72 months	145	1,0%	4.271.617,01	33,5%
<b>Total</b>	<b>14.523</b>	<b>100%</b>	<b>231.016.129,33</b>	<b>64,2%</b>

Length of Original Term in months	Number of Loans	Percentage of Total PCP in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	2	0,0%	50.837,41	99,8%
13 to 24 months	42	0,9%	1.543.466,44	91,2%
25 to 36 months	476	10,7%	7.516.740,16	76,0%
37 to 48 months	2.624	59,3%	37.676.948,67	68,0%
49 to 60 months	768	17,3%	11.870.694,44	51,1%
61 to 72 months	201	4,5%	3.400.283,69	42,2%
73 to 84 months	315	7,1%	4.420.972,48	38,7%
85 to 96 months	0	0,0%	0	0,0%
<b>Total</b>	<b>4.428</b>	<b>100%</b>	<b>66.479.943,29</b>	<b>63,0%</b>

Length of Remaining Term in months	Number of Loans	Percentage of Total PCP Loans in %	PCP Loan Principal in EUR	PCP Rate in % of Current Outstanding
0 to 12 months	1.109	25,0%	12.487.629	87,0%
13 to 24 months	1.398	31,6%	19.341.037	69,8%
25 to 36 months	1.070	24,2%	18.167.374	56,7%
37 to 48 months	590	13,3%	10.982.215	48,2%
49 to 60 months	216	4,9%	4.525.247	40,0%
61 to 72 months	45	1,0%	976.440	34,5%
<b>Total</b>	<b>4.428</b>	<b>100%</b>	<b>66.479.943,29</b>	<b>63,0%</b>

**ABEST 19  
Monthly Investor Report**

**12. Payment Methods**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Payment Method	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Direct Debit	511.875.401,24	98,9%	41.787	98,9%
Other	5.785.791,90	1,1%	462	1,1%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249</b>	<b>100,0%</b>

Cycle of Payment	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
Monthly	517.661.193,14	100,0%	42.249	100,0%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249</b>	<b>100,0%</b>

Downpayment Yes/No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
YES	446.564.532,53	86,3%	33.794	80,0%
NO	71.096.660,61	13,7%	8.455	20,0%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249</b>	<b>100,0%</b>

Downpayment and Purchase Price in EUR	All contracts	Contracts with initial downpayment
Weighted average downpayment	14.752,59	17.101,32
Average purchase price	27.880,20	31.723,57
<b>Downpayment in %</b>	<b>52,9%</b>	<b>53,9%</b>



**ABEST 19  
Monthly Investor Report**

**13. Customer Yield**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Yield Range	Current Principal Balance in EUR	Percentage of Balance	Number of Loans	Percentage of Loans
0 to 1%	33.855.286,59	6,54%	1.770	4,19%
1,01 to 2%	37.796.019,83	7,30%	2.548	6,03%
2,01 to 3%	178.116.984,90	34,41%	13.386	31,68%
3,01 to 4%	175.989.418,06	34,00%	13.994	33,12%
4,01 to 5%	57.888.795,78	11,18%	5.622	13,31%
5,01 to 6%	19.698.683,56	3,81%	2.878	6,81%
6,01 to 7%	14.010.125,53	2,71%	2.009	4,76%
7,01 to 8%	196.648,09	0,04%	32	0,08%
8,01 to 9%	34.023,99	0,01%	4	0,01%
9,01 to 10%	75.206,81	0,01%	6	0,01%
Greater 10%	0,00	0,00%	0	0,00%
<b>Total</b>	<b>517.661.193,14</b>	<b>100%</b>	<b>42.249,00</b>	<b>100%</b>

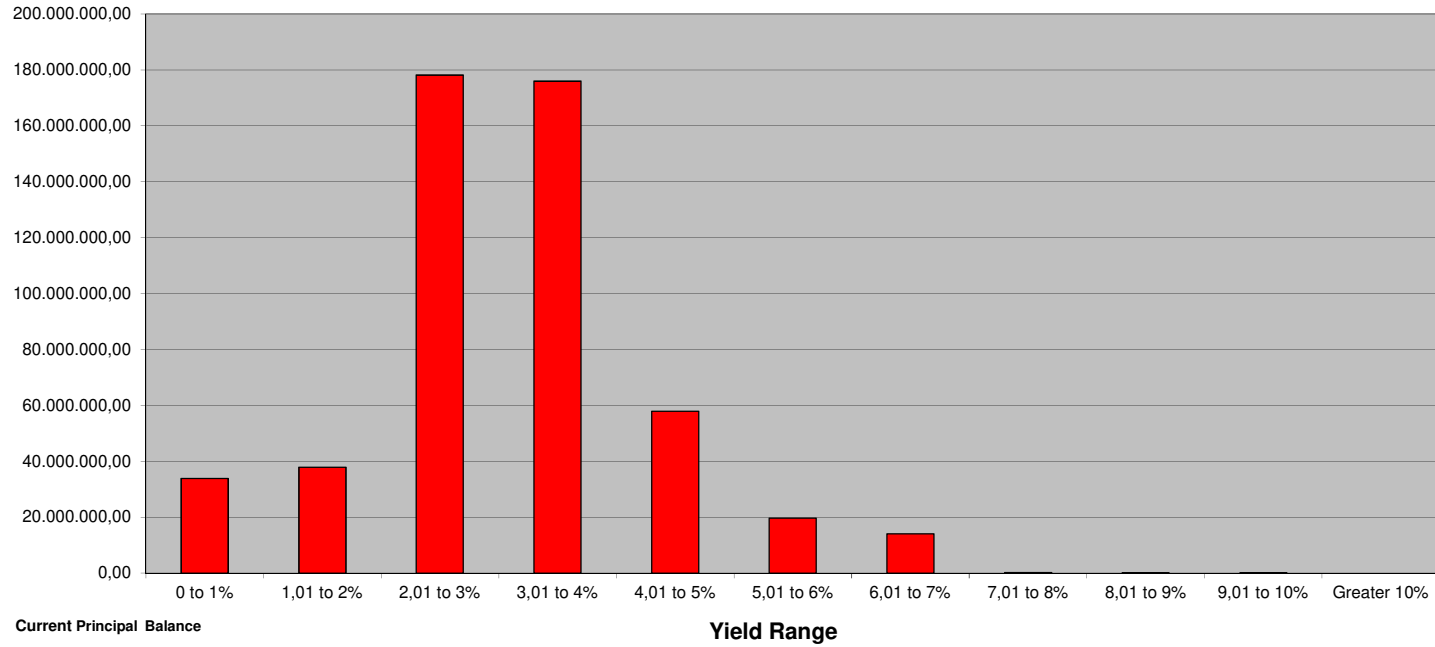
Statistics	in %
WA Interest	3,36

runs from .00 to .99

**ABEST 19  
Monthly Investor Report**

**13.1 Customer Yield (Graph)**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 19  
Monthly Investor Report**

**14. Seasoning**

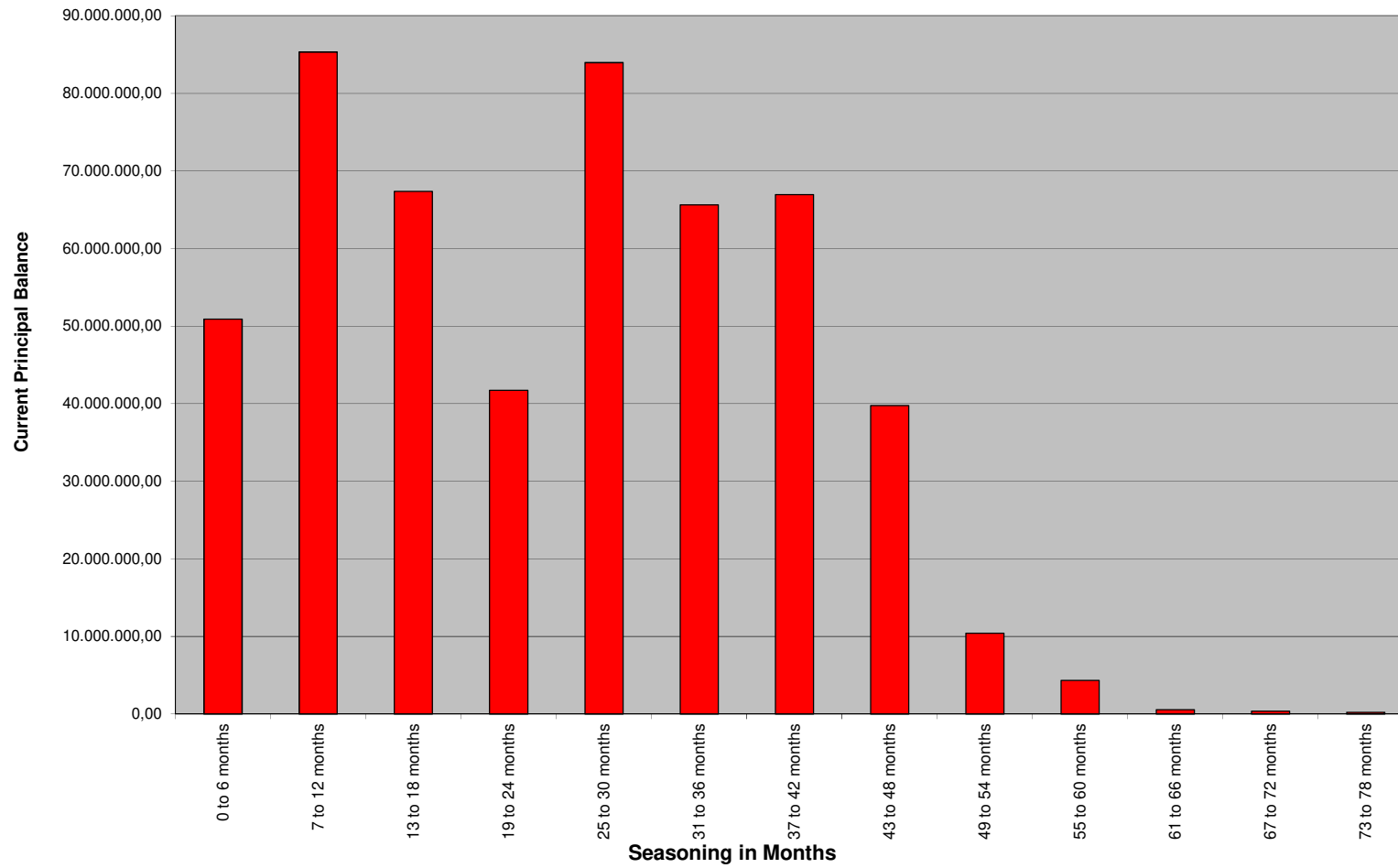
Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	50.886.695,36	9,83%	3.465	8,20%
7 to 12 months	85.303.420,09	16,48%	5.457	12,92%
13 to 18 months	67.365.797,47	13,01%	4.998	11,83%
19 to 24 months	41.720.032,86	8,06%	3.806	9,01%
25 to 30 months	83.958.516,34	16,22%	7.213	17,07%
31 to 36 months	65.609.673,25	12,67%	5.863	13,88%
37 to 42 months	66.928.182,24	12,93%	5.996	14,19%
43 to 48 months	39.758.232,22	7,68%	3.706	8,77%
49 to 54 months	10.408.109,30	2,01%	1.034	2,45%
55 to 60 months	4.345.847,23	0,84%	465	1,10%
61 to 66 months	566.636,60	0,11%	82	0,19%
67 to 72 months	363.511,60	0,07%	59	0,14%
73 to 78 months	230.940,31	0,04%	41	0,10%
79 to 96 months	215.598,27	0,04%	64	0,15%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,00%</b>	<b>42.249</b>	<b>100,00%</b>

**ABEST 19**  
**Monthly Investor Report**

**14.1 Seasoning (Graph)**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 19  
Monthly Investor Report**

**15. Remaining Term**

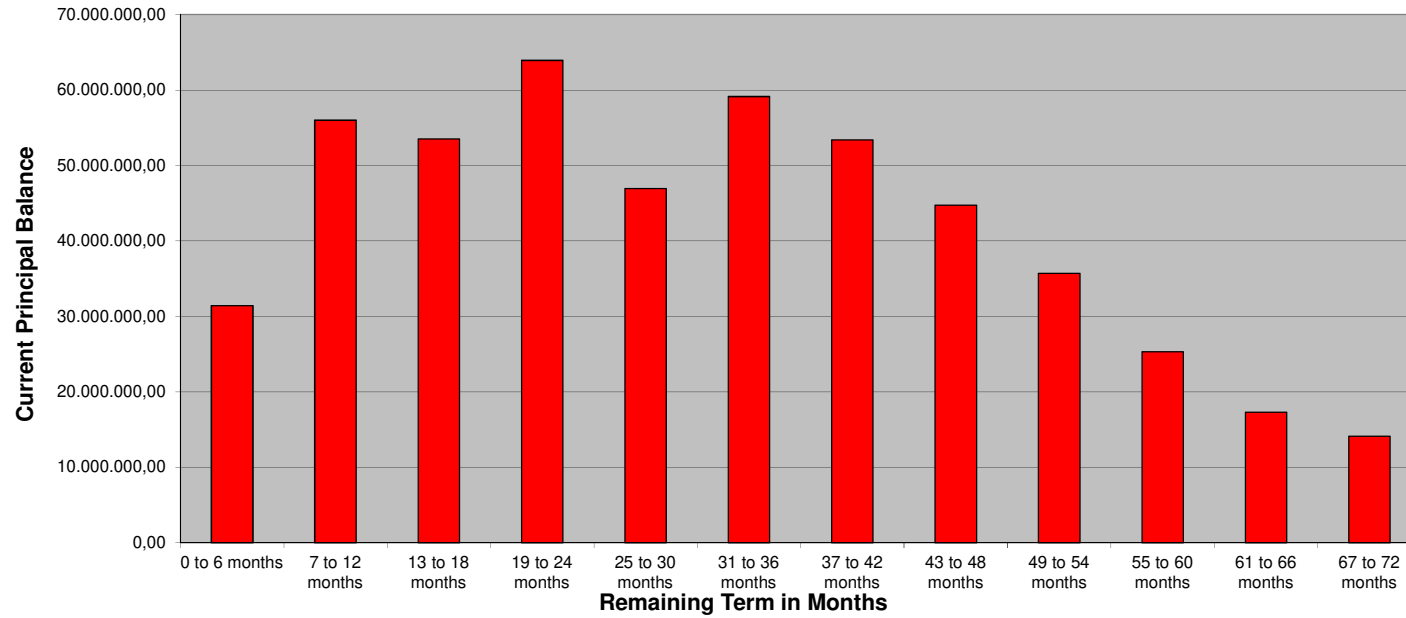
Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	31.422.785,88	6,07%	4.274	10,12%
7 to 12 months	55.994.856,66	10,82%	6.168	14,60%
13 to 18 months	53.509.332,01	10,34%	5.313	12,58%
19 to 24 months	63.912.256,41	12,35%	5.864	13,88%
25 to 30 months	46.943.485,30	9,07%	3.916	9,27%
31 to 36 months	59.149.719,58	11,43%	4.242	10,04%
37 to 42 months	53.391.160,90	10,31%	3.420	8,09%
43 to 48 months	44.708.074,93	8,64%	2.829	6,70%
49 to 54 months	35.673.651,86	6,89%	2.038	4,82%
55 to 60 months	25.314.043,34	4,89%	1.495	3,54%
61 to 66 months	17.268.041,82	3,34%	970	2,30%
67 to 72 months	14.111.136,60	2,73%	812	1,92%
73 to 84 months	16.262.647,85	3,14%	908	2,15%
> 84 months	0,00	0,00%	0	0,00%
<b>Total</b>	<b>517.661.193,14</b>	<b>100,0%</b>	<b>42.249,00</b>	<b>100,0%</b>

**ABEST 19  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	



**ABEST 19  
Monthly Investor Report**

**16. Original Term**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
0 to 6 months	33.677,31	0,01%	8	0,02%
7 to 12 months	721.596,83	0,14%	219	0,52%
13 to 18 months	912.871,00	0,18%	294	0,70%
19 to 24 months	8.422.886,05	1,63%	1.349	3,19%
25 to 30 months	4.062.045,66	0,78%	952	2,25%
31 to 36 months	43.748.755,07	8,45%	4.795	11,35%
37 to 42 months	5.903.046,79	1,14%	965	2,28%
43 to 48 months	207.855.970,30	40,15%	16.264	38,50%
49 to 54 months	5.812.182,30	1,12%	659	1,56%
55 to 60 months	108.625.799,19	20,98%	7.598	17,98%
61 to 66 months	5.571.967,71	1,08%	447	1,08%
67 to 72 months	46.857.689,58	9,05%	3.129	7,41%
73 to 78 months	5.694.334,68	1,10%	367	0,87%
79 to 96 months	73.349.239,90	14,17%	5.198	12,30%
> 96 months	89.130,77	0,02%	5	0,01%
<b>Total</b>	<b>517.661.193,14</b>	<b>100%</b>	<b>42.249,00</b>	<b>100%</b>

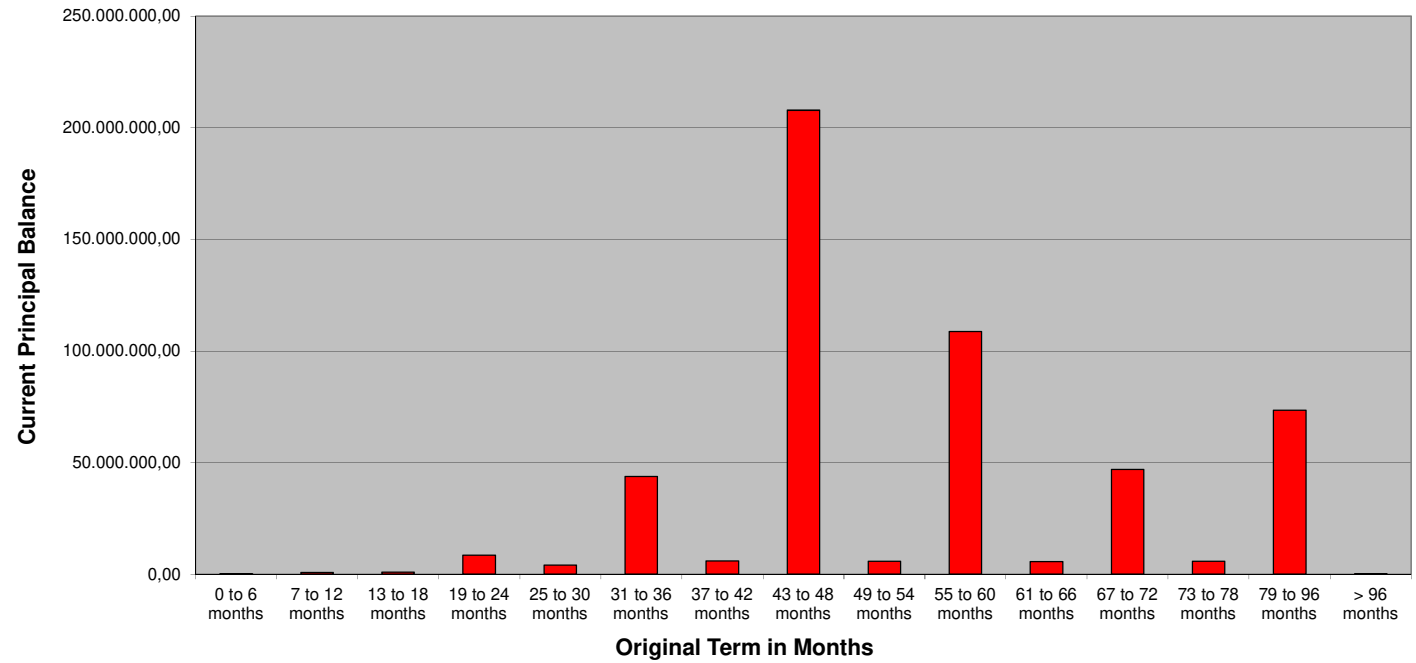
**Statistics**

WA Original Term	57,33
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**ABEST 19  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	





**ABEST 19  
Monthly Investor Report**

**17. Manufacturer**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

<i>Manufacturer</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Balance</i>	<i>Number of Loans</i>	<i>Percentage of Loans</i>
Fiat	254.031.521,35	49,1%	27.514	65,1%
Alfa Romeo	25.007.181,92	4,8%	1.511	3,6%
Jeep	92.290.773,18	17,8%	5.117	12,1%
Jaguar	26.320.910,16	5,1%	1.239	2,9%
Land Rover	74.193.608,16	14,3%	3.095	7,3%
others	45.817.198,37	8,9%	3.773	8,9%
-> Ferrari	8.000,61	0,0%	1	0,0%
-> Maserati	3.697.649,32	0,7%	101	0,2%
-> Lancia	187.851,39	0,0%	32	0,1%
-> Chrysler	50.760,42	0,0%	5	0,0%
-> Dodge	2.043.570,76	0,4%	66	0,2%
-> others	39.829.365,87	7,7%	3.568	8,4%
	<b>517.661.193,14</b>	<b>100,00%</b>	<b>42.249,00</b>	<b>100,00%</b>

**ABEST 19**  
**Monthly Investor Report**

**18. Priority of Payments**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

**Priority of Payments during the Revolving Period**

N/A

Available Distribution Amount	+
1. Payable Expenses	-
2. to credit into Expenses Account the Withholding Amount	-
3. Remuneration to the Trustee	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-
5. Interest payments to swap counterparty and swap termination payments if the issuer is the defaulting party;	-
6. Interest on Class A	-
7. Interest on Class B	-
8. Interest on Class C	-
9. Interest on Class D	-
10. Interest on Class E	-
11. Required Reserved Amount on the Reserve Account	-
12. Purchase of further receivables or to credit the replenishment account /Purchase New Portfolios/Redeemed Senior Notes	-
13. Replenishment of the reserve fund up to the required principal reserve amount	-
14. Termination payments if the swap counterparty is the defaulting party	-
15. Any amount due and payable, but not already paid, to Originator and Sericer	-
16. Interest on Class M	-
16. Additional servicing fee	-
17. Transaction Gain payments to the shareholder of the issuer	-

**Priority of Payments during the Amortisation Period**

Payment

Available Distribution Amount	+	22.651.056,10
1. Payable Expenses	-	190,00
2. to credit into Expenses Account the Withholding Amount	-	-
3. Remuneration to the Trustee (including costs and expenses)	-	-
4. Remuneration to Calculation Agent, Cash Manager, Account Bank, Paying Agents, Corporate Servicer, Servicer, Programme Administrator, Cash Administrator, Back-up Servicer Facilitator and any other invoiced costs	-	464.358,71
5. to pay pari passu and pro rata to the Swap Counterparty	-	10.806,74
6. Class A Interest Amount	-	1.058.264,99
7. Class B Interest Amount	-	11.618,75
8. Class C Interest Amount	-	20.854,17
9. Class D Interest Amount	-	18.694,50
10. Class E Interest Amount	-	34.329,17
11. to credit to the Reserve Account the Required Reserve Amount	-	-
12. to pay pari passu and pro rata, the Class A Redemption Amount	-	20.507.674,56
13. to pay pari passu and pro rata, the Class B Redemption Amount (provided that Class A Notes have been redeemed in full)	-	-
14. to pay pari passu and pro rata, the Class C Redemption Amount (provided that Class B Notes have been redeemed in full)	-	-
15. to pay pari passu and pro rata, the Class D Redemption Amount (provided that Class C Notes have been redeemed in full)	-	-
16. to pay pari passu and pro rata, the Class E Redemption Amount (provided that Class D Notes have been redeemed in full)	-	-
17. to pay any amount due and payable to the Swap Counterparties resulting from an Event of Default	-	-
18. to pay to Originator and to Servicer any amount due and payable not already paid	-	-
19. Class M Interest Amount	-	116.783,33
20. to pay pari passu and pro rata, the Class M Redemption Amount (provided that Class E Notes have been redeemed in full)	-	-
21. Additional Servicing Fee	-	407.381,18
22. Transaction Gain to the shareholders	-	100,00

**ABEST 19**  
**Monthly Investor Report**

**19. Transaction Costs**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	=
Collection Period	from	01/12/2022	to	31/12/2022	33 days

<b>Transaction Costs</b>	540.643.172,1	462.343.172,1	19.500.000,0	18.200.000,0	10.300.000,0	10.700.000,0	19.600.000,0
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>	<b>Class M</b>
Senior Expenses	190,00 €	<u>162,48</u>	<u>6,85</u>	<u>6,40</u>	<u>3,62</u>	<u>3,76</u>	<u>6,89</u>
Interest accrued for the Period	1.260.544,91 €	1.058.264,99 €	11.618,75 €	20.854,17 €	18.694,50 €	34.329,17 €	116.783,33 €
Interest Payments	1.260.544,91 €	1.058.264,99 €	11.618,75 €	20.854,17 €	18.694,50 €	34.329,17 €	116.783,33 €
Unpaid Interest for the Period							
Cumulative Unpaid Interest							

**ABEST 19**  
**Monthly Investor Report**

**20. Swap Counterparty Data**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

**Swap Counterparty Data**

Swap Counterparty Provider

FCA Bank S.p.A. Niederlassung

**Swap Data**

Swap Type	IRS
Notional Amount	462.343.172,10
Fixed Rate	0,38
Floating Rate (Euribor)	1,7970
Net Swap Payments	-922.644,33

**ABEST 19  
Monthly Investor Report**

**21. Retention**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Retention according to 405a CRR

Net Economic Interest Retained by the Originator	Outstanding Balance	Percentage of Outstanding Portfolio (%)
Class A Notes	462.343.172,10	89,31%
Class B Notes	19.500.000,00	3,77%
Class C Notes	18.200.000,00	3,52%
Class D Notes	10.300.000,00	1,99%
Class E Notes	10.700.000,00	2,07%
Class M Notes	19.600.000,00	3,79%

Retention Amount	EUR	%
Minimum Retention Class A	23.117.158,61	5,00%
Minimum Retention Class B	975.000,00	5,00%
Minimum Retention Class C	910.000,00	5,00%
Minimum Retention Class D	515.000,00	5,00%
Minimum Retention Class E	535.000,00	5,00%
Minimum Retention Class M	980.000,00	5,00%

Actual Retention Class A	23.141.064,66	5,01%
Actual Retention Class B	19.500.000,00	100,00%
Actual Retention Class C	18.200.000,00	100,00%
Actual Retention Class D	10.300.000,00	100,00%
Actual Retention Class E	10.700.000,00	100,00%
Actual Retention Class M	19.600.000,00	100,00%

The Originator will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction in accordance with Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (the "CRR"), Article 51 of the Commission Delegated Regulation (EU) No 231/2013 of 19 December 2012 supplementing the Alternative Investment Fund Managers Directive (2011/61/EC) (the "AIFMR") and Article 254 of the Commission Delegated Regulation (EU) 2015/35 supplementing EU Directive 2009/138/EC on the taking up and pursuit of the business of insurance and reinsurance (the "Solvency II Delegated Regulation"), provided that the level of retention may reduce over time in compliance with Article 10 (2) of the Commission's Delegated Regulation 625/2014. As of the Closing Date and thereafter on an on-going basis, the Originator will retain a material net economic interest of not less than 5 per cent. of the initial Note Principal Amount of each of the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class M Notes (the "Retained Notes"), representing the nominal value of each of the tranches sold or transferred to the investors, as set out in Article 405 Paragraph 1(a) CRR; Article 51 Paragraph 1(a) AIFMR and Article 254 Paragraph 2(a) Solvency II Delegated Regulation.

**ABEST 19  
Monthly Investor Report**

**22. Counterparties I**

Reporting Date			
Payment Date			
Period No			
Monthly Period			
Interest Period	23/01/2023	=	33 days
Collection Period	31/12/2022		

		Moody's			Fitch		
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
<b>Arrangers</b>	<b>CA-CIB</b>	Aa3	P-1	STABLE	A+	F1	NEGATIVE
	<b>Unicredit Bank AG</b>	A2	P-1	NEGATIVE	BBB	F2	NEGATIVE
	<b>Merril Lynch International</b>	A2	P-1	STABLE	AA-	F1+	STABLE
<b>Transaction Account:</b>	<b>The Bank of New York Mellon, Frankfurt Branch</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Paying Agent:</b>	<b>The Bank of New York Mellon, London Branch</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Swap Counterparty:</b>	<b>FCA Bank S.p.A. Niederlassung Deutschland</b>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

**ABEST 19**  
**Monthly Investor Report**

**23. Counterparties II**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

**Transaction Security Trustee:** **TMF Investments SA - Switzerland**

**Data Trustee:** **TMF Investments SA - Switzerland**

**Rating Agencies:** **Moody's** **Fitch Ratings GmbH**

**Corporate Administration:** **TMF Deutschland AG**

**ABEST 19**  
**Monthly Investor Report**

**24. Issuer Information**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

**Deal Name:** ABEST 19

**Issuer:** ABEST 19

**Seller of the Receivables:** FCA Bank S.p.A. Niederlassung Deutschland

**Servicer Name:** FCA Bank S.p.A. Niederlassung Deutschland

**Reporting Entity:** Ca-cib Milan

**Contact:** Doriana Bettini  
[doriana.bettini@ca-cib.com](mailto:doriana.bettini@ca-cib.com)



**ABEST 19  
Monthly Investor Report**

**25. Originator, Servicer**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

**Contact Details**

FCA Bank S.p.A. Niederlassung Deutschland

[heike.simon@fcagroup.com](mailto:heike.simon@fcagroup.com)

**Ratings FCA Bank SpA**

(Downgrade Event)

In respect of the Servicer, and only if the Originator acts as Servicer, that the long-term rating of FCA Bank SpA unsecured, unsubordinated and unguaranteed debt obligations falls below Ba3 by Moody's

Moody's
Ba3

**ABEST 19  
Monthly Investor Report**

**25. Glossary**

Reporting Date	05/01/2023				
Payment Date	23/01/2023				
Period No	26				
Monthly Period	01.12.2022 - 31.12.2022				
Interest Period	from	21/12/2022	to	23/01/2023	= 33 days
Collection Period	from	01/12/2022	to	31/12/2022	

Ca-cib Milano  
Calculation Agent  
[Doriana.bettini@ca-cib.com](mailto:Doriana.bettini@ca-cib.com)